

# **STATE OF NEW JERSEY**

## **2016 Draft Annual Action Plan**



**State of New Jersey**  
**Chris Christie, Governor**

**Kim Guadagno, Lt. Governor**

**Department of Community Affairs**  
**Charles Richman, Commissioner**

## Contents

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b).....	2
PR-05 Lead & Responsible Agencies - 91.300(b) .....	11
AP-10 Consultation - 91.110, 91.300(b); 91.315(l) .....	12
AP-12 Participation - 91.115, 91.300(c).....	19
Expected Resources .....	23
AP-15 Expected Resources – 91.320(c)(1,2).....	23
Annual Goals and Objectives .....	30
AP-25 Allocation Priorities – 91.320(d).....	35
AP-30 Methods of Distribution – 91.320(d)&(k).....	37
AP-35 Projects – (Optional) .....	48
AP-40 Section 108 Loan Guarantee – 91.320(k)(1)(ii).....	49
AP-45 Community Revitalization Strategies – 91.320(k)(1)(ii).....	50
AP-50 Geographic Distribution – 91.320(f) .....	51
Affordable Housing .....	52
AP-55 Affordable Housing – 24 CFR 91.320(g).....	52
AP-60 Public Housing - 24 CFR 91.320(j) .....	53
AP-65 Homeless and Other Special Needs Activities – 91.320(h).....	55
AP-70 HOPWA Goals – 91.320(k)(4).....	60
AP-75 Barriers to affordable housing – 91.320(i) .....	61
AP-85 Other Actions – 91.320(j) .....	63
Program Specific Requirements.....	67

## Executive Summary

### AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

#### 1. Introduction

The New Jersey Department of Community Affairs (DCA) is the lead agency overseeing the implementation of the Consolidated Plan and is responsible for the administrative oversight of the State's federally-funded U.S Department of Housing and Urban Development (HUD) programs. The four federally-funded HUD programs covered by the Annual Action Plan (Action Plan) are: Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Emergency Solutions Grant (ESG), and the Housing Opportunities for Persons with AIDS (HOPWA).

The 2016 Action Plan describes how the State of New Jersey will allocate its HUD block grant funds during the 2016 program year, which runs from July 1, 2016 through June 30, 2017.

The following chart represents the Federal FY 2016 formula allocation for the CDBG, ESG, HOME and HOPWA programs:

PROGRAM	ALLOCATION
Community Development Block Grant Program (CDBG)	\$6,227,296
Emergency Solutions Grant Program (ESG)	\$2,772,454
HOME Investment Partnerships Program (HOME)	\$3,620,072
Housing Opportunities for Persons With AIDS Program (HOPWA)	\$1,199,113
<b>Total Federal FY 2016 Funds</b>	<b>\$13,818,935</b>

For the 2016 program year, the State proposes to allocate these funds to the following activities.

**CDBG funds:** The State will allocate \$3.4 million to public facilities; \$1.5 million to housing rehabilitation; \$1 million to innovative development; \$20,000 to emergency housing repair; and \$288,618 for administration.

**ESG funds:** The State will allocate \$1.5 million to emergency shelters and transitional housing facilities; \$700,000 for rapid re-housing; \$300,000 for prevention; and \$207,934 for administration.

**HOME funds:** The State will allocate \$1,810,036 for tenant-based rental assistance; \$905,018 for rental and homeownership projects; \$543,011 for CHDO rental and homeownership projects; and \$362,007 for administration.

**HOPWA funds:** The State will allocate \$1.07 million for tenant-based rental assistance; and \$119,911 for administration.

## **2. Summarize the objectives and outcomes identified in the Plan**

The following needs were identified in the 2015-2019 Consolidated Plan through public input and an analysis of socioeconomic and housing market conditions.

The objectives of the 2015-2019 Consolidated Plan are:

- Increase the supply and quality of affordable housing including accessible housing for very low-income and low-income households.
- Decrease the number of households experiencing homelessness through the provision of rental assistance and supportive services.
- Support the replacement or reconstruction of deteriorating infrastructure and the construction of essential community facilities such as youth centers.
- Improve and preserve the existing affordable housing stock and neighborhoods.
- Increase homeownership opportunities for low and moderate-income households.
- Support local jurisdictions' planning process to reduce and end homelessness.
- Support community and economic development programs that expand business enterprises and increase job opportunities for low- and moderate-income households.
- Affirmatively further fair housing.

To achieve these objectives, the State will use a combination of federal and state funds.

## **3. Evaluation of past performance**

The Consolidated Annual Performance Evaluation Report (CAPER) is the annual performance report submitted to HUD. The CAPER details the progress New Jersey has made in carrying out the Consolidated Plan goals. The most recent CAPER was

submitted to HUD on September 28, 2015 and contained performance data for the annual Action Plan program year ending June 30, 2015, FFY 2014.

This section of the report summarizes all of the federal and state resources used during FFY 2014 to support the housing and community development goals identified in the Consolidated Plan.

The following charts summarize the FFY 2014 accomplishments:

OBJECTIVE	PROGRAM	Actual FFY 2014 Funding Level	Actual FFY 2014 Activity Level
1. Expand the supply and availability of affordable and accessible rental housing for very low and low-income individuals and families.	Special Needs Housing Trust Fund	\$15,220,055	52 Units
	Developmental Disabilities Housing Program	\$1,314,300	24 units
	Special Needs Housing Partnership Program	\$2,700,000	13 units
	HOME-CHDO Production	\$575,941	2 units
	Low -Income Housing Tax Credits	*Numbers are included in programs listed below	*Numbers are included in programs listed below
	Multi-family Rental Housing Program	\$168,701,071	2,030 units
	Uniform Housing Affordability Controls (10 percent of rental units in a development must be affordable to households earning 35% or less of AMI)	*Numbers are included in programs listed above	*Numbers are included in programs listed above
Total Objective 1		\$188,511,367	2,121 units
OBJECTIVE	PROGRAM	ACTUAL FFY 2014 Funding Level	ACTUAL FFY 2014 Activity Level
2. Improve and preserve the existing affordable housing stock and neighborhoods.	Choices in Homeownership Incentives Created for Everyone	\$10,000,000	283
		\$10,000,000	283 units
	PROGRAM	ACTUAL FFY 2014 Funding Level	ACTUAL FFY 2014 Activity Level
3. Increase homeownership opportunities for low and moderate-income households.	First Time Homebuyer Program	\$13,766,599	103 households
	HOME-Production Investment	\$767,921	8 households
	Live Where You Work Program	\$774,487	5 households
	100% Financing	\$8,642,182	52 households
	Police and Fireman's Retirement System Mortgage Program	\$133,128,238	432 households
	Section 8 Homeownership Program	\$121,000	1 households
	Smart Start Program	\$303,901	52 households
Total Objective 3		\$157,504,328	653 households

OBJECTIVE	PROGRAM	ACTUALFFY 2014 Funding Level	ACTUALFFY 2014 Activity Level
<b>4. Assist homeless or at-risk of becoming homeless and special needs individuals and families obtain and maintain permanent housing, with needed supportive services, to become self-sufficient.</b>	Another Chance Initiative	\$450,000	50 households
	Community Services Block Grant	\$18,211,370	362,056 individuals
	Emergency Solutions Grant / Shelter Support	\$3,601,282	27 beds
	Family Self-Sufficiency	No Budget- FSS escrow are established from the HCV fund	159 households
	HOME Tenant-Based Rental Assistance	\$2,111,784	259 households
	Homekeeper Program	\$51,650,188	1,273 households
	Homeless Prevention & Rapid Re-Housing	Incorporated into ESG	Incorporated into ESG
	Housing Choice Voucher Program	\$225,107,006	21,827 households
	Housing Opportunities for Persons with AIDS	\$1,012,963	152 households
	HOPWA-Post Incarcerated	\$350,520	40 households
	Non-Elderly Disabled	Included in Housing Choice Voucher Funding	Included in Housing Choice Voucher Funding
	Shelter Plus Care	\$2,398,669	195 households
	State Rental Assistance Program	\$39,035,288	3,867 households
	Veterans Affairs Supportive Housing Program	Included in Housing Choice Voucher Funding	Included in Housing Choice Voucher Funding
<b>Total Objective 4</b>		<b>\$343,929,070</b>	<b>27,822 households &amp; 362,056 individuals</b>
OBJECTIVE	PROGRAM	ACTUALFFY 2014 Funding Level	ACTUALFFY 2014 Activity Level
<b>5. Support local jurisdictions' planning process to reduce and end homelessness.</b>	Coordination of HMIS	<b>\$879,911</b>	<b>300 agencies</b>



OBJECTIVE	PROGRAM	ACTUALFFY 2014 Funding Level	ACTUALFFY 2014 Activity Level
6. Promote lead-based paint education and abatement efforts.	Emergency Relocation Assistance	\$0	N/A
	Lead Hazard Control Assistance	\$0	N/A
	Relocation to End Exposure to Lead	\$0	N/A
	Lead Identification and Field Testing	N/A	N/A
	Housing Assistance for Lead-Safe Living Opportunities	N/A	N/A
	Health Expedited Abatement of Lead	N/A	N/A
	Geographic Organization of Lead Data	\$0	N/A
	Marketing Contract w / Titan	N/A	N/A
	Lead and Beyond Conference (LAB)	N/A	N/A
	Lead Safe Housing Registry	N/A	Activities ended 12/31/12
	Contractor Initiative	\$0	N/A
	WOLNJ (dust kit distribution)	N/A	N/A
	Public Relations Contract	TBD	TBD
	Lead-Safe Maintenance Training/ Lead Ready Renovation and Maintenance Seminars (LEO)	N/A	N/A
Total Objective 6		\$0	N/A
OBJECTIVE	PROGRAM	ACTUALFFY 2014 Funding Level	ACTUALFFY 2014 Activity Level
7. Preserve and maintain safe and decent housing stock to assure a mix of housing options in all neighborhoods, including temporary and permanent housing.	Low -Income Home Energy Assistance	\$126,585,895	303,935 households
	Section 8 Mod Rehab	\$6,181,735	668 individuals
	Weatherization	\$13,989,596	3,153 units
Total Objective 7		\$146,757,226	303,935 households; 668 individuals; 3,153 units

OBJECTIVE	PROGRAM	ACTUALFFY 2014 Funding Level	ACTUALFFY 2014 Activity Level
<b>8. Support community and economic development programs that expand business enterprises and increase job opportunities for low and moderate income households</b>	Downtown Business Improvement Loans	\$400,000	1 grant
	Improvement Districts	Technical Assistance	Technical Assistance
	Improvement Districts Challenge Grants	\$15,000	1 grant
	Main Street New Jersey	\$200,000	Business District Organizations TA
	Neighborhood Revitalization Tax Credit	\$10,000,000	15 municipalities
	Small Cities Community Development Block Grant	\$5,687,003	19 municipalities and 25,000 people
<b>Total Objective 8</b>		<b>\$16,302,003</b>	<b>2 grants, 34 municipalities and 25,000 individuals</b>
OBJECTIVE	PROGRAM	ACTUALFFY 2014 Funding Level	ACTUALFFY 2014 Activity Level
<b>9. Promote fair housing practices and educate the public about the benefits and the need for affordable housing.*</b>	TBD	N/A	N/A
<b>Total Objective 9</b>		<b>N/A</b>	<b>N/A</b>

**4. Summary of Citizen Participation Process and consultation process**

To be completed after the public comment period ends.

**5. Summary of public comments**

To be completed after the public comment period ends.

**6. Summary of comments or views not accepted and the reasons for not accepting them**

To be completed after the public comment period ends.

## **PR-05 Lead & Responsible Agencies - 91.300(b)**

### **1. Agency/entity responsible for preparing/administering the Consolidated Plan**

The following are the agencies responsible for preparing the Consolidated Plan and for the administration of each grant program.

<b>Agency Role</b>	<b>Name</b>	<b>Department/Agency</b>
Lead Agency	NEW JERSEY	
CDBG Administrator	NEW JERSEY	Community Affairs
HOPWA Administrator	NEW JERSEY	Health
HOME Administrator	NEW JERSEY	Community Affairs
ESG Administrator	NEW JERSEY	Community Affairs
HOPWA-C Administrator	NEW JERSEY	Health

**Table 1 – Responsible Agencies**

### **Consolidated Plan Public Contact Information**

Sheri Malnak

NJ Department of Community Affairs

Division of Housing and Community Resources

PO Box 051

Trenton, New Jersey 08625-0051

E-mail: [sheri.malnak@dca.nj.gov](mailto:sheri.malnak@dca.nj.gov)

## **AP-10 Consultation - 91.110, 91.300(b); 91.315(I)**

### **1. Introduction**

The New Jersey Department of Community Affairs, New Jersey Department of Human Services, New Jersey Department of Health and the Housing and Mortgage Finance Agency will continue to work at enhancing coordination between housing and service providers throughout the state. This will be accomplished through 1) grantee meetings with affordable housing developers, mental health providers, shelter providers, homeless assistance providers, and local government agencies to discuss the implementation of programs; and 2) HMIS meetings that are attended by the agencies participating in the NJ Collaborative.

#### **Provide a concise summary of the state's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies**

On April 27, 2015, Governor Chris Christie announced the formation of a Working Group to further explore ways in which to reduce and prevent homelessness in New Jersey. Specifically, the Working Group is reviewing the proposals put forth by the Interagency Council, including housing first policies, rapid re-housing, and improved coordination among state agencies and social service providers that deliver key services to homeless individuals and families and those at risk of homelessness.

DCA, DHS, DOH and HMFA continue to work with local health and social services agencies to expand the number of supportive housing projects. Permanent supportive housing combines rental assistance with supportive services to help homeless individuals achieve housing stability, get connected to health care and other social services, and improve their health and social outcomes.

#### **Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless**

**individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

State representatives continue to work closely with the local Continuum of Care (CoC) staff to end the cycle of homelessness and assist individuals and families in sustaining housing, acquiring income and employment, and improving the quality of their lives.

These activities include the following:

1. Annually applying for HUD Continuum of Care Program grants to provide housing assistance to more than 200 formerly homeless and chronically homeless households.
2. Continuing to require CoC support letters for all applications submitted for the Homelessness Prevention and Rapid-Rehousing RFP and the Shelter Support RFP. The support letter must comment on the need for the proposed project and indicate whether it is a high priority in the CoC's homeless assistance plan.

**Describe consultation with the Continuum(s) of Care that serves the State in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

As previously stated, DCA requires CoC support letters for all applications submitted for the Homelessness Prevention and Rapid-Rehousing RFP and the Shelter Support RFP. The support letter must comment on the need for the proposed project and indicate whether it is a high priority in the CoC's homeless assistance plan. DCA notified all of the CoCs about the developmental conference call in order to obtain their input on needs and funding priorities. In addition, DCA sent a copy of the draft plan to all of the CoC's to review and requested that they specifically look at the Emergency Solutions Grant section of the Action Plan.

The New Jersey Statewide Homeless Management Information Collaborative is a unique technology partnership between state agencies and local communities. It includes the New Jersey Housing and Mortgage Finance Agency, the New Jersey Department of Human Services, the New Jersey Department of Community Affairs and 19 Continuum of Care. Participating CoC's in New Jersey include: Atlantic, Burlington, Cape May, Camden, Cumberland, Essex, Gloucester, Hudson, Hunterdon, Mercer, Monmouth, Morris, Ocean, Passaic, Salem, Somerset, Sussex, Union, and Warren counties.

The NJ HMIS Collaborative was established in 2003 to collect data on homelessness throughout the participating counties to guide local and state planning efforts to reduce and end homelessness. The New Jersey HMIS Statewide Collaborative assists participating CoC's and their provider agencies to meet HUD HMIS requirements needed to receive HUD McKinney-Vento Homeless Assistance funding.

## **2. Agencies, groups, organizations and others who participated in the process and consultations**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	HMFA provided data on HMIS, affordable housing and special needs housing. DCA and HMFA will continue to work together to address the needs of the State.
2	<b>Agency/Group/Organization</b>	NJ DEPARTMENT OF HEALTH
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Persons with HIV/AIDS Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans HOPWA Strategy Lead-based Paint Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Department of Health and DCA continued to work together to assist individuals diagnosed with HIV/AIDS and to identify and provide assistance to households impacted by lead-based paint.



3	<b>Agency/Group/Organization</b>	CSBG Grantees
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	DCA staff will continue to meet with its Community Services Block Grant grantees to discuss issues such as employment, education, income management, housing, nutrition, emergency services, and health.
4	<b>Agency/Group/Organization</b>	HPRP grantees
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	DCA continues to meet with its Homelessness Prevention and Rapid Re-Housing grantees to identify new strategies to identify homeless households and how to convince them to accept services.
5	<b>Agency/Group/Organization</b>	Shelters
	<b>Agency/Group/Organization Type</b>	Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	DCA continues to discuss homeless needs throughout the State with emergency shelters and transitional housing facilities.

**Identify any Agency Types not consulted and provide rationale for not consulting**

None; all agency types had the opportunity to participate in development of the 2016 Annual Action Plan through the conference call, public comment period and public hearing.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	County CoCs	The 10 year plans' goals are to assist households experiencing homelessness and decrease the number of homeless households

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
2015-2019 Analysis of Impediments	DCA	The Analysis of Impediments to Fair Housing Choice was updated to identify remaining challenges in ensuring equitable housing choices for all New Jersey residents.

**Table 3 - Other local / regional / federal planning efforts**

### **Narrative**

The State consulted all relevant agencies.

## **AP-12 Participation - 91.115, 91.300(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation. Summarize citizen participation process and how it impacted goal-setting**

The State recognizes that citizen participation and consultation are ongoing processes. During the development of the 2015-2019 Consolidated Plan, comprehensive outreach was conducted to obtain public input. This comprehensive outreach continues through the development of each Annual Action Plan.

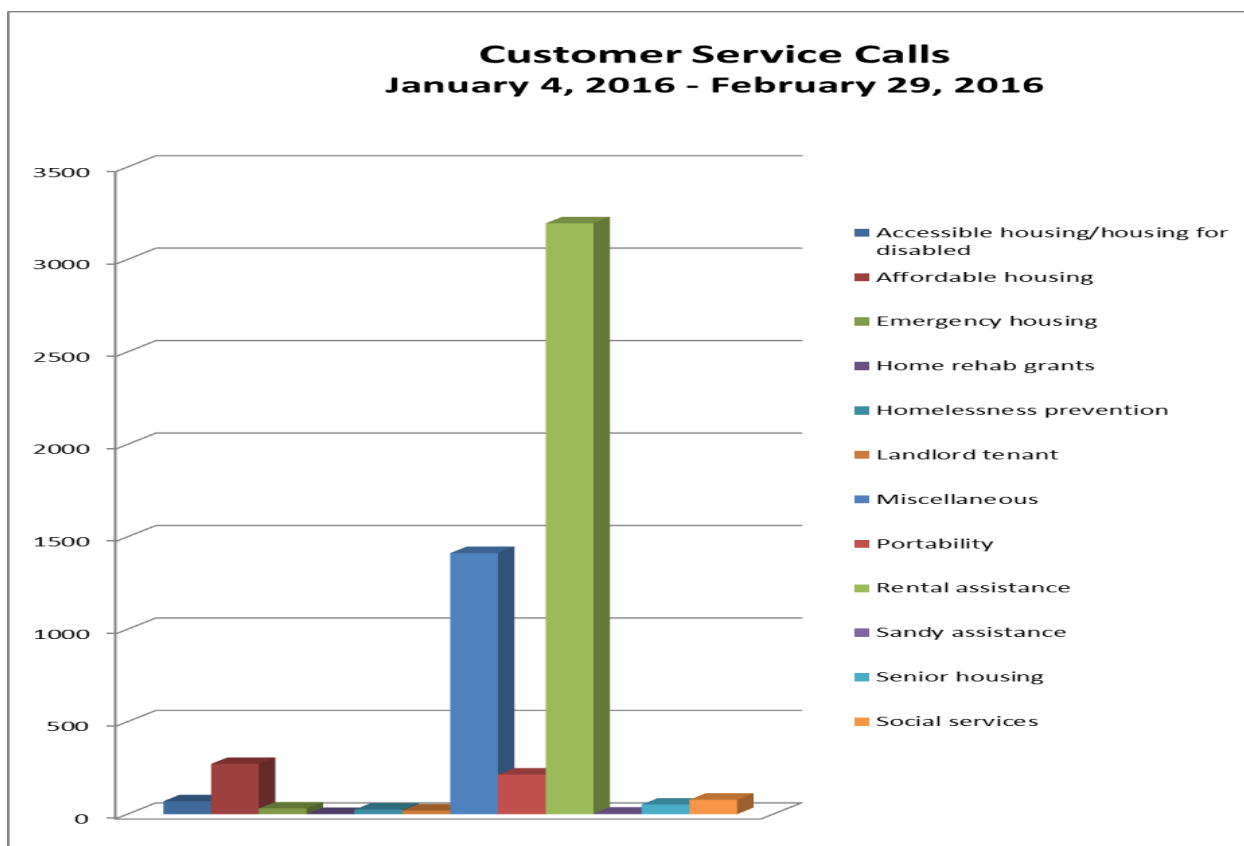
#### *Conference Call*

On March 8, 2016, DCA conducted a conference call to obtain public input on the housing and community development needs throughout the State and identify the priorities that should be addressed in FFY 2016 utilizing federal funding. Anyone unable to attend the conference call could submit written comments until March 9, 2016. Twenty-nine individuals representing county government, New Jersey residents and nonprofit organizations participated in the call. The majority of the comments received addressed the following issues:

1. The need for additional funding to produce affordable housing for very low and low-income households; very-low income should be the priority.
  - a. Acquisition and rehabilitation of foreclosed properties and manufactured homes should receive priority funding.
  - b. The majority of the units funded should be rental; homeownership is too risky.
  - c. DCA needs to look at funding innovative housing options such as "tiny houses" and shipping containers.
2. The need to produce additional units for the homeless, victims of domestic violence and the developmentally disabled.
3. The need to address the increasing number of evictions (160,000 annually); recommend providing funding to Legal Services so an attorney can go to Landlord/Tenant Court and assist households in the midst of eviction.

### *Customer Service Calls*

A review of customer service calls received from January 4, 2016 through February 29, 2016. Fifty-nine percent of the 5,374 calls received during this time period were inquiries about rental assistance.



### *Public Hearing*

A public hearing will be held on May 9, 2016 to obtain public input on the draft plan.

### *Public Comment Period*

The draft plan will be posted on the DHCR website from April 7, 2016 – May 9, 2016. The website address is: <http://www.nj.gov/dca/divisions/dhcr/>

E-mail blasts advertising both events and the 30 day public comment period were sent out to over 700 affordable housing developers, CDBG grantees, CHDOs, CoCs, ESG grantees, disability advocates, service providers and homeless shelters.

## Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of Response Attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Developmental Conference Call  Public Comment Period	Minorities  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	29 participants on call; 4 written comments submitted	Given the need for more affordable housing in New Jersey, coupled with the lack of, and diminished availability of federal, state, and local funds for this purpose, some consideration should be made for allowing municipalities to apply for Small Cities funds to help create new affordable units, if HUD policies would permit this type of expenditure. The need for more affordable housing in New Jersey especially in areas such as Bergen, Hudson, Essex and Union Counties. More funding is needed for homeless prevention assistance. It is more helpful to keep an individual/family in housing offering limited assistance with an expectation that they will be able to sustain themselves. DCA should increase the state's supply of supportive housing in order to provide a more complete continuum of housing options for homeless households, some of which will need more long-term support than can be provided by short-term emergency and transitional shelter options. DCA should provide a capital and operating subsidy that would complement services funding for the creation of new units of supportive housing. Since the State has a policy to continue discharging people from mental hospitals. Many of the people being discharged are very low income, possibly having SSI as their only source of income. Project-based vouchers would help to develop a statewide housing stock of permanent safe, affordable options for extremely low-income households. Support Olmstead compliance. Providing safe, affordable, permanent housing options with services for individuals exiting medical and behavioral health and criminal justice institutions helps New Jersey achieve the goals of the Olmstead mandate DCA should coordinate closely with HMFA to help reduce homelessness through the creation of more supportive housing. DCA should coordinate with the State's Medicaid system in order to take advantage of Medicaid-reimbursable services that could be provided to supportive housing residents. Housing vouchers for victims of domestic violence need to be a priority.		<a href="http://www.nj.gov/dca/divisions/dhcr/announcements/pdf/ntc_annual_action_plan_conf_call_2016.pdf">http://www.nj.gov/dca/divisions/dhcr/announcements/pdf/ntc_annual_action_plan_conf_call_2016.pdf</a>

Sort Order	Mode of Outreach	Target of Outreach	Summary of Response Attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	<b>CONTINUED</b> Developmental Conference Call  Public Comment Period	Minorities  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	29 participants on call; 4 written comments submitted during public comment period	DCA should create a "real plan" that includes strategies with targets, goals and measurable expectations. DCA should provide specific information about program funding sources, how the money has been spent in previous years, and what has been accomplished. More funding should be allocated to increase the supply of affordable housing. New construction is very expensive. Foreclosed properties could be rehabbed for 1/3 the cost of new Rental housing should be emphasized. More funding for housing for the homeless, especially transitional housing. Transitional The focus should be on homeless and very low income families. Evictions are a bigger problem than foreclosures, since there are 160,000 evictions per year. All housing efforts should address fair housing since discrimination remains a significant issue. Communities that have complied with Mt. Laurel should be rewarded with more funding. Manufactured housing should be promoted and small-home communities should be promoted. Provide more help to Sandy victims, especially with rental assistance vouchers. Don't fund any public facilities with Sandy money. Fund a pilot eviction prevention program with lawyers assigned to represent tenants. Such a program was funded elsewhere and it reduced evictions significantly.  Given the need for more affordable housing in New Jersey, some consideration should be made for allowing municipalities to apply for Small Cities funds to help create new affordable units. ESG funding should be distributed to local governments based on HUD's need formula. DCA should make homeless outreach and the operation of homeless shelter eligible activities in its Shelter Support RFP. The HPRP should not require income certifications at program entry. ESG grantees (HPRP and Shelter Support) should be required to become active participants in the local Continuum of Care and take part in all related activities including coordinated assessment.		

**Table 4 – Citizen Participation Outreach**

## **Expected Resources**

### **AP-15 Expected Resources – 91.320(c) (1,2)**

#### **Introduction**

The state will use its CDBG, ESG, HOME and HOPWA funds in FFY 2016 to provide decent affordable housing, suitable living environments and expand economic opportunities for low and moderate-income households.



## Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition, Administration, Economic Development, Housing, Public Improvements, Public Services	6,227,296	0	0	6,227,296	\$18,600,000	The CDBG Program will provide funds to rehabilitate housing, create suitable living environments, and enhance economic opportunities in non-entitlement areas throughout the State.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition, Administration, Multifamily rental new construction or rehabilitation, New construction or rehabilitation for ownership, TBRA	3,620,072	0	0	3,620,072	\$10,800,000	The HOME Program will provide funds to develop affordable housing units and provide rental assistance to elderly and disabled households.
HOPWA	public - federal	Administration, TBRA	1,199,113	0	0	1,199,113	\$3,300,000	The HOPWA Program will provide housing assistance to low-income persons with HIV/AIDS.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Administration, Conversion and rehab for shelters and transitional housing, Homelessness Prevention, Rapid re-housing	2,772,454	0	0	2,772,454	\$8,100,000	The ESG Program will provide grants to create, expand or improve the quality of shelters and transitional housing facilities. The program also provides temporary financial assistance and services to prevent households from becoming homeless; divert people who are applying for shelter into other housing; and help those who are experiencing homelessness to be quickly re-housed and stabilized.
OMB Control No:	2506-0117 (exp. 07/31/2015)			Annual Action Plan 2016			26	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG-R	public - federal	Acquisition, Administration and Planning, Economic Development, Financial Assistance, Homebuyer Assistance, Homeowner Rehab, Multifamily Rental New Construction, Multifamily Rental Rehab, New Construction for Ownership, TBRA	\$4,100,000,000	0	0	\$4,100,000,000	\$2,000,000,000	The State will use its CDBG-R funds to address the housing and community development needs that were the result of Superstorm Sandy.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - state	Homebuyer assistance	\$10,000,000	0	0	0	\$30,000,000	Provides mortgages for home purchase. Income and purchase price limits apply.

**Table 5 - Expected Resources – Priority Table**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

New Jersey will leverage federal CDBG, ESG, HOME and HOPWA funds with State funds to address the housing and community development needs previously discussed.

The State will satisfy the required matching requirements in the following manner:

- Community Development Block Grant Program requires that administration funds expended in excess of \$100,000 must be matched on a one-to-one basis; the match for CDBG is the Affordable Housing Trust Fund.
- Emergency Solutions Grant Program requires a \$1 to \$1 match; the match for ESG is provided by the Affordable Housing Trust Fund and the Homelessness Prevention Program.
- HOME Program requires a 25 percent match; the match for HOME is the State Rental Assistance Program

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

NA

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives – 91.320(c)(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
<b>1</b>	Increase the supply of affordable housing	2016	2016	Affordable Housing Homeless	State of New Jersey	Affordable housing	HOME: \$1,448,029 CDBG: \$1,500,000	Rental units constructed: 20 Household Housing Unit Homeowner Housing Added: 20 Household Housing Unit Owner-Occupied Rehab: 98 units
<b>2</b>	Assist homeless households	2016	2016	Homeless	State of New Jersey	Eliminate homelessness	HOPWA: \$1,079,202 ESG: \$2,564,520 HOME: \$1,810,036	Tenant-based rental assistance: 318 Rapid Rehousing: 210 Households Assisted Homelessness Prevention: 90 Households Assisted:
<b>3</b>	Revitalize municipalities (small cities)	2016	2016	Non-Housing Community Development	CDBG - Eligible Towns (non-entitlements)	Community revitalization	CDBG: \$3,420,478	Public Facility or Infrastructure Activities or Neighborhood Improvements : 14,308 persons
<b>4</b>	Expand homeownership opportunities for low and mod	2016	2016	Affordable Housing	State of New Jersey	Affordable housing Homeownership	100 Percent Financing: \$10,000,000	

<b>Sort Order</b>	<b>Goal Name</b>	<b>Start Year</b>	<b>End Year</b>	<b>Category</b>	<b>Geographic Area</b>	<b>Needs Addressed</b>	<b>Funding</b>	<b>Goal Outcome Indicator</b>
<b>5</b>	Foster community economic development	2016	2016	Non-Housing Community Development	CDBG - Eligible Towns Sandy Impacted Counties	Economic development	CDBG:1,000,000	Businesses/Organizations Assisted: 3



Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Sandy Revitalization	2016	2016	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Sandy Impacted Counties	Affordable housing Community revitalization Neighborhood revitalization Economic development Homeownership	CDBG-R: \$4,174,429,000	<p>Homeowner Housing Rehabilitated/Elevated: Approximately 7,800 units of which approx. 2,600 are completed;</p> <p>Construction of new housing: Approximately 6,300 units of which approx. 1,800 are completed</p> <p>Tenant-Based Rental Assistance: Approximately 1,100 Households to be Assisted; approx. 138 are receiving assistance</p> <p>Businesses assisted: Approximately 1,200 Businesses Assisted</p> <p>Homeownership Assistance: SHAP program – approximately 350 households</p>

**Table 6 – Goals Summary**

Annual Action Plan  
2016

## Goal Descriptions

<b>1</b>	<b>Goal Name</b>	Increase the supply of affordable housing
	<b>Goal Description</b>	The State will provide funding for new construction and rehabilitation of rental and owner units. These activities will help increase the supply and quality of affordable housing including accessible housing for very low-income and low-income households.
<b>2</b>	<b>Goal Name</b>	Assist homeless households
	<b>Goal Description</b>	The State will provide homeless prevention and rapid re-housing activities to those in or at risk of becoming homeless. The In addition, the State will support local jurisdictions' planning process to reduce and end homelessness.
<b>3</b>	<b>Goal Name</b>	Revitalize municipalities (small cities)
	<b>Goal Description</b>	The State will provide funding to support the replacement or reconstruction of deteriorating infrastructure and the construction of essential community facilities such as youth centers.
<b>4</b>	<b>Goal Name</b>	Expand homeownership opportunities for low and mod
	<b>Goal Description</b>	The State will provide funds to increase housing options for low- and moderate-income families. The funding for this goal is from the New Jersey Housing and Mortgage Finance Agency's 100% Financing Program.
<b>5</b>	<b>Goal Name</b>	Foster community economic development
	<b>Goal Description</b>	The State will support community and economic development programs that expand business enterprises and increase job opportunities for low- and moderate-income households.

<b>6</b>	<b>Goal Name</b>	Sandy Revitalization
	<b>Goal Description</b>	Superstorm Sandy disaster recovery and rebuilding activities.

**Table 7 – Goal Descriptions**

## AP-25 Allocation Priorities – 91.320(d)

### Introduction

Below are the allocation percentages outlined for affordable housing and neighborhood rehabilitation activities.

These percentages are best estimates and actual percentages allocated to each priority and may fluctuate based on the needs that arise throughout the program year.

### Funding Allocation Priorities

	<b>Increase the supply of affordable housing (%)</b>	<b>Assist homeless households (%)</b>	<b>Revitalize municipalities (small cities) (%)</b>	<b>Expand homeownership opportunities for low and mod (%)</b>	<b>Foster community economic development (%)</b>	<b>Sandy Revitalization (%)</b>	<b>Total (%)</b>
CDBG	0	0	51	39	10	0	<b>100</b>
HOME	59	41	0	0	0	0	<b>100</b>
HOPWA	0	100	0	0	0	0	<b>100</b>
ESG	0	100	0	0	0	0	<b>100</b>
Other 100 Percent Financing	0	0	0	100	0	0	<b>100</b>
Other CDBG-R	0	0	0	0	0	100	<b>100</b>

**Table 8 – Funding Allocation Priorities**

**Reason for Allocation Priorities****How will the proposed distribution of funds will address the priority needs and specific objectives described in the Consolidated Plan?**

The allocation is based on the assessment of needs identified in 2015-2019 Consolidated Plan; the developmental conference call; meetings with program grantees; and a review of customer service calls.

## **AP-30 Methods of Distribution – 91.320(d)&(k)**

### **Introduction**

The State of New Jersey distributes the formula funds through a competitive, open process via the Department of Community Affairs' System for Administering Grants Electronically (SAGE).

### **Distribution Methods**

**Table 9 - Distribution Methods by State Program**

<b>1</b>	<b>State Program Name:</b>	<b>Community Development Block Grant Program</b>
	<b>Funding Sources:</b>	CDBG
	<b>Describe the state program addressed by the Method of Distribution.</b>	CDBG provides funds to rehabilitate housing, create suitable living environments, and enhance economic opportunities in non-entitlement areas throughout the State.

<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p>Does application meet one) of the National Objectives set forth in the Housing and Community Development Act (HCDA), and are the activities permitted by the HCDA?</p> <ul style="list-style-type: none"> <li>• Benefit to Low/Moderate Income People</li> <li>• Prevention or Elimination of Slums &amp; Blight</li> <li>• Urgent Need</li> </ul> <p>Does application address at least one of the State Program Objectives?</p> <ul style="list-style-type: none"> <li>• Support housing rehabilitation programs that maintain the supply of safe, decent, and affordable housing.</li> <li>• Support and encourage efficient patterns of community development, redevelopment, and capital funding by giving priority to proposals that address documented health and safety concerns.</li> <li>• Encourage innovative proposals that improve housing, and other eligible activities to renew designated revitalization areas.</li> <li>• Encourage the development of facilities needed to support welfare to work programs such as job training and child and elder care.</li> <li>• Support and encourage neighborhood revitalization efforts identified in locally developed plans and strategies.</li> <li>• Improve the availability and adequacy of essential public facilities, and remedy serious deficiencies in areas that principally serve people of low or moderate income.</li> <li>• Ensure that municipalities have the capacity to implement community development programs and maintain community development improvements.</li> <li>• Support community development projects of particular urgency where existing conditions pose a serious and immediate threat to the health or welfare of the community, and where other financial resources are unavailable.</li> </ul>
--	--

<p><b>If only summary criteria were described, how can potential applicants access application manuals or other State publications describing the application criteria? (CDBG only)</b></p>	<p>The program's Final Plan is attached to the program's Request for Proposals.</p>
<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based Organizations. (ESG only)</b></p>	<p>NA</p>
<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>NA</p>



<p><b>Describe how resources will be allocated among funding categories.</b></p>	<p><b>Emergency Housing Repair Fund</b> (\$20,000) provides funds up to \$10,000 per unit to address emergency conditions of owner-occupied units. Grants are restricted to families with household income below 80% county median income. Assistance will be provided on a first-come, first-served basis to the extent funds are available. Only eligible units of local government may apply on behalf of the homeowner.</p> <p><b>Innovative Development Fund</b> (\$1,000,000) provides CDBG funds to eligible activities that do NOT qualify under the other Small Cities categories. Innovative Development Funds are passed through eligible Units of Local Governments to local non-profit organizations or businesses to carry out CDBG eligible projects. Grants may not exceed \$300,000 unless compelling reasons for exceeding that amount are set forth by the applicant and accepted by the DCA.</p> <p><b>Housing Rehabilitation Fund</b> (\$1,500,000) provides funds for single-family owner occupied housing rehabilitation projects in an overall effort to improve affordable housing conditions in New Jersey. Family household incomes cannot exceed 80% county median income. Municipal projects are capped at \$200,000, County-managed projects may be awarded up to \$400,000 and multi-jurisdictional projects may receive grants of up to \$300,000.</p> <p><b>Public Facilities Fund</b> (\$3,420,478) provides funds to units of local government to construct or improve essential public facilities and infrastructure that primarily benefits people of low and moderate income. The maximum grant awarded in this category will be \$400,000. However, this maximum may be exceeded if compelling reasons are presented and accepted by the DCA.</p>
<p><b>Describe threshold factors and grant size limits.</b></p>	<p>See above</p>

	<b>What are the outcome measures expected as a result of the method of distribution?</b>	The outcome measures are identified within the Annual Goals section of this report.
<b>2</b>	<b>State Program Name:</b>	<b>Emergency Solutions Grant Program</b>
	<b>Funding Sources:</b>	ESG
	<b>Describe the state program addressed by the Method of Distribution.</b>	<p>The Emergency Solutions Grant Program provides funds to maintain shelter facilities by:</p> <ol style="list-style-type: none"> <li>1. Addressing life and safety issues</li> <li>2. Purchasing equipment and furnishings that will provide direct benefits to the shelter's residents</li> <li>3. Creating new emergency shelter beds when needed</li> <li>4. The program also provides temporary financial assistance and services to prevent households from becoming homeless; divert people who are applying for shelter into other housing; and help those who are experiencing homelessness to be quickly re-housed and stabilized.</li> </ol>

	<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<ul style="list-style-type: none"> <li>• Experience with providing similar services and assistance</li> <li>• Experience with working with the target population</li> <li>• Capacity to successfully manage previous program grants</li> <li>• Achieved prior grant objectives within the established time frame. Provided accurate cost estimates of the proposed work Expended grant awards correctly and in a timely manner Produced and submitted performance and financial reports correctly and on-time. Have no unresolved audit findings with DCA. Sufficient amount of revenue/income to operate the project.</li> <li>• Proposed project(s) is supported by the local CoC.</li> <li>• All applicants are required by the US Department of Housing and Urban Development to: 1) obtain a DUNS number and complete or renew their registration with the System for Award Management (SAM); and 2) be active participants in a Homeless Management Information System (HMIS).</li> </ul>
	<p><b>If only summary criteria were described, how can potential applicants access application manuals or other State publications describing the application criteria? (CDBG only)</b></p>	<p>NA</p>

	<b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b>	Eligible entities are government entities and nonprofit organizations
	<b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b>	NA
	<b>Describe how resources will be allocated among funding categories.</b>	Emergency Shelters/Transitional Facilities:\$1,564,520 Homeless Prevention/Rapid Re-Housing: \$1,000,000
	<b>Describe threshold factors and grant size limits.</b>	The maximum award to a grantee is \$300,000
	<b>What are the outcome measures expected as a result of the method of distribution?</b>	The outcome measures are identified within the Annual Goals section of this report.
<b>3</b>	<b>State Program Name:</b>	<b>HOME Investments Partnerships Program</b>
	<b>Funding Sources:</b>	HOME
	<b>Describe the state program addressed by the Method of Distribution.</b>	HOME Investment Partnerships Program (HOME) provides funds to: <ul style="list-style-type: none"> <li>• Develop affordable housing units</li> <li>• Provide rental assistance to victims of domestic violence and disabled households; and</li> <li>• Rehabilitate low-income homeowners' housing units.</li> </ul>

<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<ol style="list-style-type: none"> <li>1. Capacity of the applicant to successfully undertake the proposed activities</li> <li>2. Has the applicant demonstrated effective grant management (achieved prior grant objectives within the established time frame; provided accurate cost estimates of the proposed work; expended previous grant awards correctly and in a timely manner; and produced and submitted prior grant's performance and financial reports correctly and on-time)</li> <li>3. Does the applicant have any unresolved audit findings with DCA?</li> <li>4. Does the applicant have a sufficient amount of revenue/income to complete the project?</li> <li>5. Approach and Budget (are the program costs reasonable?; is the timeline for completion reasonable)</li> </ol>
<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>NA</p>
<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>NA</p>
<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>NA</p>

	<b>Describe how resources will be allocated among funding categories.</b>	<p>CHDO Production (\$543,011) provides funding to eligible CHDOs producing affordable units. Eligible activities include: acquisition, demolition and removal of buildings; construction of new housing; conversion of non-residential to residential space and the substantial rehabilitation of vacant buildings.</p> <p>Housing Production Investment (\$905,018) provides funds to developers for the purpose of creating affordable rental and sale units. Eligible activities include: acquisition, demolition and removal of buildings; construction of new housing; conversion of non-residential to residential space and the substantial rehabilitation of vacant buildings.</p> <p>HOME Tenant-Based Rental Assistance (TBRA) (\$1,810,036) helps reduce the housing costs of very low-income households by providing direct rent subsidy payments to their landlords.</p>
	<b>Describe threshold factors and grant size limits.</b>	<p>A project is eligible for the per-unit subsidy amount, per 24 CFR 92.250(a) of the HOME regulations, in conjunction with the State Balanced Housing Program rules, will govern the amount of HOME funds allocated to a project. The amount of funds reserved for a project will be based on the information provided in the HOME Production Program application via SAGE and will fund only the gap between project cost and other revenue. The Department, at its discretion, may award less than the maximum subsidy.</p>
	<b>What are the outcome measures expected as a result of the method of distribution?</b>	<p>The outcome measures are identified within the Annual Goals of this report.</p>
	<b>4 State Program Name:</b>	<b>Housing Opportunities for Persons with Aids Program</b>
	<b>Funding Sources:</b>	HOPWA
	<b>Describe the state program addressed by the Method of Distribution.</b>	Provides housing assistance to low- income persons with HIV/AIDS.

<b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b>	A low-income individual living alone, or as a head of household, or an eligible child residing with a parent or legal guardian who is HIV/AIDS positive is qualified to receive permanent tenant-based rental assistance. Applicants must be referred to DCA by a participating HIV/AIDS service provider agency and be receiving HIV/AIDS case management. Applications will not be accepted directly from the applicant. All clients receive HIV case management and related services through State and federal (Ryan White) funded grantees in their area.
<b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b>	NA
<b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b>	NA
<b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b>	The Department of Health selects the community-based support organizations that provide participants with case management and ancillary services in conjunction with the rental subsidies. These agencies certify that each HOPWA participant receives required case management services and meets the criteria. HIV/AIDS service providers meet with the project sponsors on a quarterly basis in order to review program activities and progress
<b>Describe how resources will be allocated among funding categories.</b>	All funds are allocated for rental assistance

	<b>Describe threshold factors and grant size limits.</b>	The amount of housing assistance provided is approximately 30% of the participants' adjusted gross income.
	<b>What are the outcome measures expected as a result of the method of distribution?</b>	The outcome measures are identified within the Annual Goals section of this report.



## **AP-35 Projects – (Optional)**

### **Introduction**

#	Project Name

**Table 10 – Project Information**

NA

**Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

NA

**AP-40 Section 108 Loan Guarantee – 91.320(k)(1)(ii)****Will the state help non-entitlement units of general local government to apply for Section 108 loan funds?**

Yes, a non-entitlement unit of local government in New Jersey may apply for up to five times the latest approved CDBG amount received by its State, minus any outstanding Section 108 commitments and/or principal balances on Section 108 loans for which the State has pledged its CDBG funds as security.

**Acceptance process of applications**

Local governments that seek Section 108 guaranteed loans (by HUD) must approach DCA and demonstrate the need for the loan, the viability of the project and compliance to the state's CDBG Program rules and regulations. DCA then forwards the loan information to HUD-Newark regional office, which then undergoes an underwriting process to determine the loans' eligibility, viability and ability to pay the loan off. If approved by HUD, the State's CDBG program must pledge future CDBG allocations as security for the loan.

**AP-45 Community Revitalization Strategies – 91.320(k)(1)(ii)**

**Will the state allow units of general local government to carry out community revitalization strategies?**

No

**State's Process and Criteria for approving local government revitalization strategies**

There are currently no approved Community Revitalization Strategies Areas in the State of New Jersey.

**AP-50 Geographic Distribution – 91.320(f)****Description of the geographic areas of the state (including areas of low-income and minority concentration) where assistance will be directed**

The State of New Jersey distributes the formula funds through a competitive, open process via the Department of Community Affairs' System for Administering Grants Electronically (SAGE) and, therefore, cannot predict the ultimate geographic distribution of these funds. Feasible projects submitted that are ready to proceed will receive priority.

**Rationale for the priorities for allocating investments geographically**

**Discussion** Feasible projects submitted that are ready to proceed will receive priority.

## Affordable Housing

### AP-55 Affordable Housing – 24 CFR 91.320(g)

#### Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	210
Non-Homeless	408
Special-Needs	125
Total	743

**Table 11 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	443
The Production of New Units	20
Rehab of Existing Units	20
Acquisition of Existing Units	0
Total	483

**Table 12 - One Year Goals for Affordable Housing by Support Type**

## **AP-60 Public Housing - 24 CFR 91.320(j)**

### **Introduction**

This section describes DCA's efforts as a public housing authority to improve the needs of renters receiving housing assistance.

### **Actions planned during the next year to address the needs to public housing**

DCA will continue to promote the following programs to Housing Choice Voucher participants:

1. The Section 8 Homeownership Program allows families who are receiving Section 8 rental assistance to use that assistance to help pay the mortgage on a home they buy. In order to qualify the family must:
  - Be a first-time homebuyer;
  - Be employed full time for at least one year with a minimum earned income of \$20,800 (except elderly and disabled for which the minimum income requirement is 12 times the monthly SSI/SSD amount);
  - Have credit score of at least 680; and
  - Successfully complete housing counseling homebuyer/education.
2. The Family Self-Sufficiency Program (FSS) which assists low-income tenants build assets and increase their earnings so that they can better meet their families' needs and become independent of welfare assistance. As part of the program, DCA establishes an interest-bearing FSS escrow account for each participating family. An escrow credit, based on increases in earned income of the family, is credited to this account during the five-year term of the FSS contract.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

As previously stated, DCA is promoting this program. The program is currently working with the following applicants:

<b>FY 2016 Homeownership Program Data</b>	
<b>Number of applications received</b>	<b>36</b>
<b>Number of participants who have completed a homeownership class</b>	<b>2</b>
<b>Number of participants deemed mortgage ready</b>	<b>2</b>
<b>Number of participants in housing search</b>	<b>2</b>
<b>Number of participants who have purchased a home</b>	<b>4</b>

**If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

DCA will continue to work in conjunction with the local HUD field office in addressing the needs of struggling public housing authorities throughout the state. The State has also taken over the administration of vouchers for several troubled PHAs in the past.

## **AP-65 Homeless and Other Special Needs Activities – 91.320(h)**

### **Introduction**

The State will continue working to reduce and end homelessness by collaborating with community-based non-profits and local Continuum of Care. The State relies on these partners to conduct outreach to persons who are homeless, assess their needs and communicate these needs to the State. To that end, the State will:

- Require all Homelessness Prevention Program, Homelessness Prevention and Rapid Re-Housing Program and Shelter Support Program grantees to actively participate in their County CoC.
- Require all Homelessness Prevention Program, Homelessness Prevention and Rapid Re-Housing Program and Shelter Support Program grantees to utilize HMIS.
- Encourage Homelessness Prevention Program, Homelessness Prevention and Rapid Re-Housing Program and Shelter Support Program grantees to participate in the annual Point-in-Time Count.

In addition, DCA, HMFA and DHS will continue to work together to implement a Section 811 program. In April 2015, HUD awarded HMFA 206, Section 811 project-based subsidies to provide rental assistance for extremely low-income persons with disabilities and extremely low-income households with at least one person with a disability. As part of the program, DHS has committed an additional 63 vouchers and DCA has committed 40 SRAP tenant-based vouchers.

The State will also continue to support housing first initiatives that provide permanent housing and supportive services to chronically homeless households who are high utilizers of public systems. On March 30, 2016, Governor Christie announced that DCA will issue 500 SRAP vouchers through a new statewide Housing First program. The vouchers will be available to chronically homeless households who are high utilizers of public systems.



The following data collected from the Homelessness Management and Information System shows that there were at least 18,527 homeless households in New Jersey in calendar year 2015; 1,572 of which were classified as chronically homeless.

January 1, 2015 - December 31, 2015 HMIS DATA*					
County	Number of Households Residing in an Emergency Shelter or Transitional Housing Facility or Safe Haven	Number of Homeless Households	Number of Chronically Homeless Households	Number of Individuals	Number of Families
Atlantic	1,723	1,434	289	1,609	114
Bergen	631	558	73	562	69
Burlington	502	423	79	219	283
Camden	1,401	1,305	96	1,281	120
Cape May	1,383	1,353	30	1,164	219
Cumberland	485	483	2	409	76
Essex	3,859	3,587	272	3,115	744
Gloucester	197	191	6	87	110
Hudson	2,037	1,895	142	1,787	250
Hunterdon	259	231	28	250	9
Mercer	1,865	1,700	165	1,526	339
Middlesex	600	544	56	450	150
Monmouth	824	784	40	715	109
Morris	679	618	61	618	61
Ocean	37	37	0	37	0
Passaic	627	532	95	391	236
Salem	30	25	5	13	17
Somerset	240	170	70	219	21
Sussex	48	48	0	12	36
Union	732	672	60	558	174
Warren	368	365	3	250	118
<b>Totals</b>	<b>18,527</b>	<b>16,955</b>	<b>1,572</b>	<b>15,272</b>	<b>3,255</b>
The Homeless Assessment Report is based on information about unduplicated homeless families and individuals who used available emergency shelter, transitional housing and safe haven projects between January 1, 2015 – December 31, 2015.					
Monarch Housing: <a href="#">Homeless Assessment Report</a>					

**Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

New Jersey will continue its continuum of care approach to address and identify the needs of the homeless. This includes programs and services addressing each stage of the homeless continuum: homeless prevention, rapid re-housing, emergency shelter, supportive housing and permanent supportive housing programs.

Homelessness Prevention: The State of New Jersey will continue to provide temporary financial assistance to low and moderate-income homeless households in imminent risk of homelessness due to a rental eviction through the Homelessness

Prevention Program (HPP). The HPP can provide the following types of assistance:

1. Rental Arrears – a maximum of 3 months back rent plus any court fees, legal fees and other late fees included as rent in a written lease.
2. Relocation: security deposit of up to 1 ½ months' rent and 2 months' rent.

ESG: The State of New Jersey will continue to provide rapid re-housing assistance through the Homelessness Prevention and Rapid Re-Housing Program to homeless households at or below 30 percent of Area Median Income (AMI). Rapid re-housing assistance includes: financial assistance, case management, housing search and placement, credit repair, money management and budgeting.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The State will continue to provide funds to maintain shelter facilities through the ESG Program. The program provides funding to do the following:

1. Address life and safety issues in emergency shelters and transitional housing facilities.
2. Purchase equipment and furnishings that will provide direct benefits to the shelter's residents.
3. Create new emergency shelter beds when needed.

DCA and the State Parole Board will also continue the Another Chance program. The program expands housing resources available to inmates released from prison without a stable living arrangement. The program provides temporary housing assistance (up to 6 months) to offenders being released from designated Department of Correction's facilities that do not have an approved residence of record. The program is currently operating in Camden, Newark, New Brunswick and Trenton.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

The State will continue to apply for HUD Continuum of Care funds for Shelter Plus Care funding. The Shelter Plus Care Program provides rental assistance to homeless persons with disabilities, in collaboration with local social service providers. Funds for this program have been granted in Atlantic, Burlington, Cape May, Essex, Gloucester, Middlesex, Morris, Passaic and Warren Counties. In addition, the State through the Homelessness Prevention and Rapid Re-Housing Program will continue to provide rapid re-housing assistance to households up to 30 percent of Area Median Income.

Rental assistance will continue to be provided to people who are homeless and working towards self-sufficiency through the Housing Choice Voucher, State Rental Assistance and the HOME Tenant-Based Rental Assistance programs.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

The State will continue to use a portion of its Emergency Solutions Grant funds along with State Homelessness Prevention funds to provide financial assistance and

services to either prevent homeless households from becoming homeless or rapidly re-house those who are homeless. In addition, the State will utilize Section 811 Supportive Housing for Persons with Disabilities program vouchers, recently awarded, along with State Rental Assistance Program and Division of Developmental Disabilities vouchers to provide rental assistance to low-income individuals being discharged from institutions.

**AP-70 HOPWA Goals – 91.320(k)(4)**

<b>One year goals for the number of households to be provided housing through the use of HOPWA for:</b>	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	0
Tenant-based rental assistance	125
Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	125

## **AP-75 Barriers to affordable housing – 91.320(i)**

### **Introduction**

There are a myriad of both State and federal issues affecting the availability of affordable housing. Barriers to affordable housing include outdated local land-use regulations, high development standards and lengthy and complex permit processes.

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

Although the ability of the State to eliminate, or even mitigate, some of these barriers is limited, New Jersey has a number of policies, programs and proposals to address regulatory barriers to affordable housing.

1. Continue to partner with HMFA to provide credit counseling to very low-income and low-income Section 8 households interested becoming homeowners. In addition, DCA through its Homelessness Prevention and Rapid Re-Housing Program is providing credit counseling to eligible households, 30% or less of AMI, receiving prevention and rapid re-housing assistance.
2. Continue to apply for additional competitive vouchers through the Family Unification Program, the Veterans Affairs Supportive Housing Program, and the Non-Elderly Disabled Program etc.
3. Promote the Live Where You Work Program.
4. Promote the development of an educational effort to dispel the myths, build support for and neutralize opposition to new housing development.
5. Promote the establishment of a Land Use Court.
6. Promote the development of transit accessible, pedestrian friendly and environmentally responsible communities within easy reach of employment opportunities are all considered in the design of affordable housing.
7. Continue to provide CDBG funds for infrastructure.
8. Continue to place a high priority on the long-term preservation of existing, viable

affordable housing stock.

## **AP-85 Other Actions – 91.320(j)**

### **Introduction**

The following are the State's strategies to address underserved populations, to foster and maintain affordable housing, to remove barriers and to assist families at or below the poverty level.

### **Actions planned to address obstacles to meeting underserved needs**

The State has in place a number of other actions to address issues related to: obstacles to meeting underserved needs, fostering and maintaining affordable housing, reducing lead-based paint hazards, reducing the number of poverty-level families, developing institutional structure, and enhancing coordination between public and private housing and social service agencies.

### **Actions planned to foster and maintain affordable housing**

DCA will continue efforts to ensure maximum state coverage with program resources by the doing the following:

1. Enhancing local capacity building and serving disadvantaged and underserved areas.
2. Continuing to work with units of general local government so that nonprofits and businesses will be able to receive grants.
3. Collaborating with HUD, various state departments and agencies such as the NJ Housing and Mortgage Finance Agency, and NJ Redevelopment Authority and the NJ Economic Development Agency to sponsor training and technical assistance for local officials to increase knowledge of and access to available state and federal programs and resources.

### **Actions planned to reduce lead-based paint hazards**

On April 5, 2016, Governor Christie announced a \$10 million Lead Remediation and Containment Program for low and moderate-income households in New Jersey. The program will provide up to \$20,000 per unit.

The State continues to monitor grantees to ensure compliance with the HUD Lead



Safe Housing Regulation at 24 CFR Part 35. The regulation requires notification, evaluation, and reduction of lead-based paint hazards in federally-owned residential properties and housing receiving federal assistance. These regulations cover the CDBG, ESG, HOME, and HOPWA programs. The HOME and CDBG Programs require that all housing undergoing rehabilitation meet Part 35, HUD's Lead Safe Housing Rule. The lead-based paint regulations described in 24 CFR Part 35 require that the lead hazard evaluation and reduction activities be carried out for all proposed projects constructed before 1978. In addition, the State adopted regulations in July 1995, "Lead Hazard Evaluation and Abatement Code" which require the certification of companies performing lead based paint evaluation and abatement. Any company offering to perform lead hazard evaluation or abatement in New Jersey must be certified.

Next fiscal year, the State will continue to fund projects that address lead-based paint hazards. These types of projects include paint stabilization, window and door replacement, and exterior treatments to include siding and porch repair and/or replacement.

### **Actions planned to reduce the number of poverty-level families**

The State will continue to address the problem of poverty by providing emergency assistance. Such actions will include the following:

- Providing shelter, food, clothing, and social services to families in crisis.
- Supporting the development of permanent, transitional and affordable housing and shelter facilities.
- Providing health care to homeless people.
- Aiding homeless runaway youth.
- Assisting individuals who are mentally or physically impaired.
- Helping victims of domestic violence.
- Providing low income energy services.
- Administering rental assistance programs.
- Providing job training to low income and homeless individuals.
- Providing funding for literacy education.

The State will also continue to support housing first/rapid-re-housing programs that move homeless households from shelters into permanent supportive housing with a level of services commensurate with their needs.

### **Actions planned to develop institutional structure**

The State will pursue the following actions over the next year to develop institutional structure and enhance coordination between public and private housing and social services.

- Coordination of housing development with economic opportunities and community development: This comprehensive approach, which ties job opportunities and social services to housing revitalization, will help stabilize depressed areas as well as promote self-sufficiency of the area's residents.
- Provision of planning and technical assistance for non-urban counties/municipalities: Non-urban communities often do not make affordable housing a financial or political priority. This creates a severe problem in rural counties where hundreds of subsidized units are lost through prepayment of HUD and FHA mortgages. Remedial actions to be undertaken by DCA will include outreach, education and technical assistance to these rural areas.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

Government agencies, for-profit and nonprofit organizations all play a part in the provision of affordable housing, community development, and economic development. The State will continue to work with these entities to address New Jersey's housing and community development needs.

On December 14, 2015, HMFA in collaboration with the Department of Human Services launched the Money Follows the Person Housing Partnership Program. This innovative loan program will provide \$2.85 million in capital subsidy to eligible nonprofit and for-profit developers to build rental housing for individuals

transitioning from nursing facilities to community settings.

### **Discussion**

The State is committed to addressing all of these issues.

## **Program Specific Requirements**

### **AP-90 Program Specific Requirements – 91.320(k)(1,2,3)**

The following are the program specific requirements for the CDBG, ESG, HOME and HOPWA Programs.

### **Community Development Block Grant Program (CDBG)**

#### **Reference 24 CFR 91.320(k)(1)**

The following identifies program income that is available for use that is included in projects to be carried out.

- |  |          |
|--|----------|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed  | 0        |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. | 0        |
| 3. The amount of surplus funds from urban renewal settlements  | 0        |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan   | 0        |
| 5. The amount of income from float-funded activities   | 0        |
| <b>Total Program Income:</b>   | <b>0</b> |

## Other CDBG Requirements

- |   |      |
|---|------|
| 1. The amount of urgent need activities   | 0    |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 100% |

## **HOME Investment Partnership Program (HOME)**

### **Reference 24 CFR 91.320(k)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The State will not be using other forms of investment. The State utilizes the Department of Community Affairs' System for Administering Grants electronically (SAGE) to announce all of its Requests for Proposals. The SAGE site (<https://njdcasage.state.nj.us/>) includes detailed information on the State's HOME Program requirements, identifies eligible agencies, and provides contact information. DCA utilizes SAGE to review, approve, and manage the HOME grants electronically.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:  
Housing units sold during the period of affordability will be sold solely to low-income households who will use the property as their principal residence and not lease the unit. The DCA will approve all resale prices in advance to assure that the original owner receives a fair return on their investment. All conveyances of restricted ownership units shall be made by deeds and restricted conveyances.
3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The State utilizes the Uniform Housing Affordability Controls (UHAC) (N.J.A.C. 5:80-26.1 et seq.) to determine resale prices and fair return on investment. The fair return on investment includes the homeowner's original investment plus any increase in the market value of the property attributable to capital improvements.

The State determines affordability under the HOME Program by utilizing 95 percent of the median purchase price of the area based on the FHA Section

#### 203(b) Mortgage Limit.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The State does not intend to use HOME funds to refinance existing debt secured by multifamily housing that is being renovated with HOME funds.

**Emergency Solutions Grant (ESG)**  
**Reference 91.320(k)(3)**

Include written standards for providing ESG assistance (may include as attachment)

1. Grantee agrees to fully comply with the provisions of this Agreement; the applicable fair housing and civil rights requirements at 24 C.F.R. § 5.105(a); the uniform administrative requirements for local units of government at 24 C.F.R. Part 85, or for non-profit organizations at 24 C.F.R. Part 84, as applicable.
2. Grantees receiving funds to renovate an emergency shelter and transitional shelter will be required to meet the following contractual performance:  
Prior to the disbursement of funds, the Grantee shall submit the following documents to the Department for approval:
  - Evidence that the environmental review requirements set forth in 24 CFR Part 58 have been satisfied and that the Grantee has received approval of the Request for Release of Funds or has been determined to be exempt from this requirement.
  - A Grant Management Plan indicating the personnel, by title, and their responsibilities for administering and implementing this agreement, and the professional services to be used on the project.
  - A plan describing the social services that will be provided to homeless clients in the shelter and transitional housing facilities.
  - Evidence that the Grantee has sufficient funding to complete the renovation from sources other than those provided by this Agreement, to the extent that such additional funding is necessary to complete the activities.
  - A report from a licensed professional architect or engineer that describes the structural conditions of the buildings. The report should identify the specific improvements that are required to make the building structurally sound, and the cost of such improvements.



3. Prior to undertaking any construction activity, the grantee shall provide the Department with the following documents:
  - A detailed set of plans, specifications and cost estimates, certified by an appropriate licensed professional.
  - Documentation that all necessary titles, permits and approvals to undertake the activities have been secured.
  - Construction agreements between Grantee and construction contractors.
4. The Grantee shall provide the Department with an annual certification, for a period of three years (for capital expenses under \$100,000) and ten years (for capital expenses over \$100,000), starting on the date that certification is issued to the Department confirming the completion of the work, stating that the shelter facilities have continued to be used for homeless purposes.
5. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system. New Jersey CoCs are in the process of developing and implementing a coordinated access and assessment system for all CoC and ESG-funded programs.
6. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

DCA utilizes a competitive Request for Proposal (RFP) process to solicit sub grantees. Proposals are evaluated and ranked by a review committee comprised of DCA staff. Eligible entities are government agencies and nonprofit organizations. The RFP is posted on the Department of Community Affairs' NJDCA SAGE system and electronic notices are sent out to all of the State's Continuum of Care contacts and to all of the Municipal Clerks through DCA's Division of Local Government's newsletter.

7. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

NA, the State meets this requirement.

8. Describe performance standards for evaluating ESG.

DCA utilizes the following performance standards for evaluating ESG Shelter grants:

- At least 25 persons will receive emergency housing during the grant
- At least 75% of the beds in the shelter or transitional housing facility will be utilized per month
- A van purchased with Shelter Support funds will be utilized at least 3 times per week transporting clients to medical appointments, employment opportunities, Laundromat, grocery store, day care etc.
- The average length of stay in an emergency shelter will be no more than six months
- The average length of stay in a transitional housing facility will be not less than 6 months

\* Performance outcomes specific to the approved grant activities will be negotiated prior to the contract's execution.

DCA utilizes the following performance standards for evaluating ESG Homelessness Prevention and Rapid Re-Housing grants:

- A minimum of 40 households will be assisted
- A minimum of 28 households will be moved from emergency shelter to permanent housing in less than 90 days
- A minimum of 12 households at risk of becoming homeless will have their housing stabilized
- All participants will receive a minimum of 2 case management visits (at least one hour every 3 months)
- All participants will receive a minimum of 2 credit and budget counseling

sessions; at least one hour every 3 months